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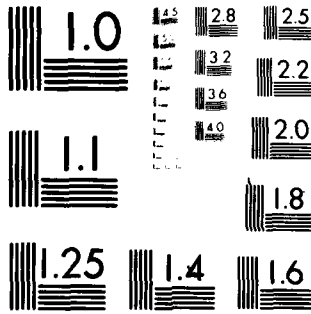
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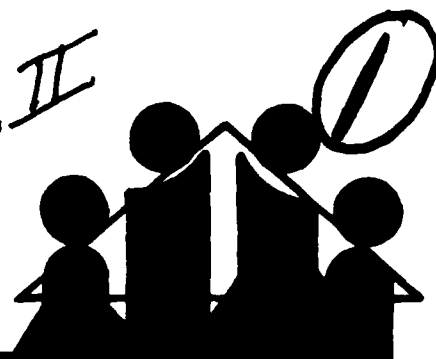
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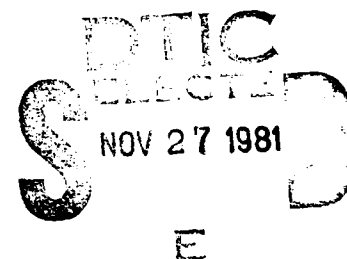
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## MILITARY RETENTION AND RETIREMENT RECIPROCAL FAMILY/ORGANIZATION EFFECTS

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MILITARY RETENTION AND RETIREMENT  
Reciprocal Family/Organization Effects

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## INTRODUCTION

In the military, unlike most civilian organizations, the employee can retire on a lifetime fifty percent pension as early as 37 years of age. Moreover, if the service person opts to stay for 30 years, he or she may retire with a full 75 percent pension (based on base pay), and still be only 50 years old. Early retirement historically has been one of the unique attractions of a military career. However, retirement at an age when the civilian counterpart is at the peak of productivity and teenage children are reaching approximately college age, brings with it special problems for the military retiree. Many active duty personnel, it must be noted, do not remain beyond a minimal service obligation. Others may serve as long as half or more of the required time for a lifetime pension, and yet nonetheless resign for the "greener civilian pastures." Family factors frequently underlie the decision to depart prematurely.

## FAMILY FACTORS IN RETENTION

Military family research has only recently addressed itself to family factors in retention. A review of the literature reveals but a single article which specifically addressed this topic prior to 1970 (Dickieson, 1969). It was only subsequent to 1970 that research findings were published which focused on substantive and specific family factors such as wives' attitudes and the influence of family variables on job performance, job satisfaction, and retention.

Thus, during the past decade the family has increasingly been recognized for the role it plays in the retention decisions of married service personnel. This interest has become prominent because of the significant increase in the number of active duty personnel with families since World War II (Goldman, 1976; Hunter, 1979; McCubbin, Dahl & Hunter, 1976). Concomitantly, the structure of the family in general, as well as the military family in particular,

has changed, along with the roles traditionally found within families (Orthner, 1980; Reinerth, 1978; Webster, Hunter & Lester, 1977). These changes include recent increases in single-parent and dual-career families in the military, plus the added influence of the women's movement on servicewomen and service wives (Dobrofsky, 1977; Hunter & Shaylor, 1977; Thomas & Durning, 1977, 1980; Williams, 1978).

Although the needs, stresses, and obligations of service personnel have changed substantially in recent times, policy and regulations related to them have not changed commensurately (Hunter, 1979; McCubbin, Marsden, Durning & Hunter, 1978). This incongruity has created a situation where the demands and policies of the military organization oftentimes conflict with the needs and interests of the family (Department of the Air Force, 1979; Hunter, 1979; McCubbin, et al., 1978; Pinch, 1977). Not unexpectedly, there has been an increasing interest among operations personnel of all three service branches in examining the role of the family in retention decisions of service personnel (Department of the Air Force, 1979; Derr, 1979; Dickieson, 1969; Grace, et al., 1976; Grace & Steiner, 1978; Hunter, 1979; Lund, 1978; Pinch, 1977; Woelfel, 1979; Woelfel & Savell, 1978).

### **Spousal Attitudes Towards the Military**

Wives' attitudes, in particular, have been shown to have a primary influence on decisions to reenlist (Grace, et al., 1976; Grace & Steiner, 1978; Lund, 1978; Woelfel, 1979; Woelfel & Savell, 1978). Moreover, there appears to be a relationship between family variables such as marital satisfaction and family harmony and military variables such as job satisfaction, job performance, and retention (Derr, 1979; Woelfel, 1979; Woelfel & Savell, 1978). For these reasons, many writers believe that it is in the best interest of the military to improve the quality of life for military families in order to retain quality persons who are married (Dickieson, 1969; Hunter, 1979; Lund, 1978; McCubbin, et al.,

1978.

Studies have delineated a variety of factors that influence spouses' attitudes towards the military and the opinions of their partners towards reenlistment. Conditions which produce family disruptions, such as family separation, frequent relocations, and long duty hours have been reported by wives as the most aggravating problems for families (Grace & Steiner, 1978; Lund, 1978; Woelfel & Savell, 1978). Other factors that create dissatisfaction include career disruption in dual-career families (Derr, 1979; Hunter, 1979; McCubbin, et al., 1978); housing, i.e., lack of on-base housing, high cost of off-base housing, and the lack of military assistance to defray housing costs (Grace & Steiner, 1978; Lund, 1978; Woelfel & Savell, 1978); erosion of benefits (Lund, 1978; Pinch, 1977; Woelfel & Savell, 1978); military regulations and protocol (Department of the Air Force, 1979; Grace & Steiner, 1978; Korda, 1978; Lund, 1978); unrealized expectations of military life (Dickieson, 1969; Grace & Steiner, 1978); inadequate and inaccurate information concerning the service, available resources, and benefits (Dickieson, 1969; Grace & Steiner, 1978; Hunter, 1979); male domination of roles within the military (Woelfel & Savell, 1978); the special problems of pregnant women and active duty mothers (Hoiberg & Ernst, 1979; McCubbin, et al., 1978; Olson & Stumpf, 1978); the issue of sea duty for women (Grace & Steiner, 1978); inadequate pay and allowances (Lund, 1978; Pinch, 1977); and the threat of loss of life from combat (Grace & Steiner, 1978).

#### **The Husband-Wife Team in the Military**

Although much emphasis has been placed on the role of wives' attitudes on retention decisions, wives also appear to take into account the husbands' career intentions and their spouses' apparent satisfaction with a military career by their (the wives') willingness to support the military lifestyle. It appears as though the wives of service personnel who are committed to making the military

a career are more favorable to reenlistment than those whose spouses are as yet uncommitted (Grace & Steiner, 1978). In regards to the husbands' satisfaction with military life, the observation has been made that those wives who perceive their husbands are happy, and that they (the husbands) like their present jobs and are experiencing career satisfaction, tend to be more willing for their husbands to reenlist. Hence, it appears that the service person and the spouse both influence the retention decision (Grace & Steiner, 1978).

Research findings also suggest that the approach used to improve the quality of family life and increase family commitment to the military should be tailored to the individual needs of each family, for, as Woelfel and Savell (1978) observed, the very aspect of military living which one family may rate as a "plus" is sometimes rated as a "minus" by still another family; e.g., travel.

#### **Retention Issues for Active Duty Women**

Factors impacting the retention decisions of active duty women have been addressed by a number of investigators (Hoiberg & Ernst, 1979; Thomas & Durning, 1977; Woelfel & Savell, 1978). Although women have been found more likely to be satisfied with their jobs in the early years of the first enlistment, they are less likely than men to reenlist at the end of the four-year period. The factors which contribute to the decision often revolve around the command being dominated by men and the inequality of treatment meted out to women. Verbal abuse by men, unequal promotional opportunities for women, and the prohibition against women being placed in combat roles have been mentioned as conditions being least conducive to job satisfaction and intention to reenlist (Thomas & Durning, 1977; Hunter & Million, 1977).

Pregnancy is, of course, a strictly female issue related to the decision to reenlist. When women were first allowed to enlist in the armed forces, military policy related to pregnancy demanded mandatory discharge (York, 1978). However, the policy was found



to be unconstitutional in the courts, and this policy was modified. Today, a pregnant servicewoman who performs her work satisfactorily cannot be discharged unless it is at her request. Another study (Olson & Stumpf, 1978) found that almost one-half of the pregnant servicewomen surveyed indicated an inclination towards discharge. A still later study amplified those findings by comparing those mothers that decided to separate, with those who decided to remain (Hoiberg & Ernst, 1979). Findings indicated that more non-white mothers and those who were married, rather than single, were more likely to remain. The major reasons for women's decisions to remain included: (1) recent organizational and policy changes; (2) marital composition of the Navy; (3) occupational assignment; (4) military pay and opportunities; and (5) provision of medical and hospital care. Thus, it appears that some of the changes which have already occurred within the military, plus the economic security the military lifestyle provides, have made the military a more attractive occupation for pregnant servicewomen and/or active duty mothers than had been the case previously or than they might experience today within the civilian community.

#### **The Recent Focus on Family Issues**

It has become apparent, especially since 1975, that the military organization has an increasing interest in addressing the issues that impact negatively on the family, and, thus, upon retention, and ultimately upon mission accomplishment. Numerous books, research projects, and conferences specifically addressing the military family have evolved from this growing interest (Croan, 1980; Department of the Navy, 1978; Hunter, 1979; Orthner, 1980).

For example, in regards to retention, in 1978 the Navy developed and implemented a contact model for family support to facilitate and coordinate the provision of accurate information and needed assistance through existing Navy agencies, as early as possible in the service person's tour of duty (Grace & Steiner, 1978). Career counseling, exposure to the husband's work environment, and referral

follow-ups were major aspects of this model, and were specifically designed to improve wives' attitudes towards Navy life. Other investigators have pointed to the major role which can be played by individual ships commanders in improving the families' opinions about Navy life (Zumwalt, 1977). It has also been suggested that newly assigned families be welcomed and oriented to the ship, the husband's job, and the surrounding community at the start of each new duty assignment. Information about the available resources within the Navy and the community, as well as the support system afforded by the wives whose husbands are on the same ship can be provided. "Buddy" systems for families being transferred overseas have also been indicated (Department of the Navy, 1978; Dickieson, 1969).

The Air Force has recently initiated steps to improve the quality of Air Force family life in order to decrease attrition rates. Top-level Air Force officers met specifically to examine the influence of the family on retention decisions, to identify issues impacting the family, and to propose and explore recommendations of participants in the meeting which could possibly ameliorate or eliminate problems which face Air Force families (Department of the Air Force, 1979).

These efforts of the various services clearly point to the aggressive posture being assumed by military planners in recent years to improve the quality of life for service families in order to maximize the positive aspects of their experience, while minimizing the negative factors.

#### **Implications for Future Research on Retention**

Although it appears that the quality of life in the military plays a major determining role in retention decisions, additional research is needed to delineate specific programs or policies which improve the quality of life and increase retention rates of married personnel. Precisely what are these critical areas in which improvement or changes are needed? Are there any commonalities

or differences between officers and enlisted personnel in regards to the specific factors which influence retention? Are there stages of family development where introducing programs geared towards reducing attrition would be particularly effective?

Research could also show if there are similarities in the family profiles of service persons that decide to leave; knowledge obtained from such profiles could guide the development of proactive programs. Finally, we should also ask what effect a return to the draft would have, not only on family members, but also on the decision of service persons to choose the military as a lifetime career option, and on the effective accomplishment of both the family's and the military's mission.

#### RETIREMENT AND THE MILITARY FAMILY

A review of the literature shows that retirement of career personnel from the military organization has become an increasingly significant phenomenon during the past decade due to the expansion of military manpower during World War II. This increase in retired personnel was a consequence of the rapid mobilization of military personnel and the decision of many individuals to remain on active duty after the war (McNeil, 1976). The enticements (e.g., bonuses, G.I. bill, etc.) offered by a military establishment that requires a large, trained, but youthful military force in order to operate effectively, convinced many service personnel to remain (McNeil & Giffen, 1965). Therefore, the increased numbers of military retirees are a consequence of both organizational needs and interests, as well as those of the individual (Bellino, 1970).

Formal retirement systems have developed over the years both for the military as well as much of the civilian labor force. Retirement criteria for the military and civilian labor forces, however, differ considerably. Although age is usually the determining factor for retirement from the civilian labor force, length of service is the basis for retirement from the military (McNeil & Giffen, 1965).

## **Reasons for Retiring**

For the military person, retirement may be either voluntary or involuntary. Age, disability, reductions in personnel strength levels, or the need to create promotional opportunities for younger employees are all reasons which have been cited for involuntary retirement in the military. On the other hand, a career service person may decide to retire voluntarily for a variety of reasons; e.g., a desire to take advantage of employment opportunities which may diminish with increasing age, family resistance to relocation as the family grows older, disagreement with perceived organizational changes, dissatisfaction with assignments, limited promotional opportunities, and/or the opportunity for financial gain. Although individuals who remain beyond 20 years typically perceive themselves as an asset to the organization, involuntary retirement, on the other hand, may be perceived by the retiree as having decidedly negative implications (McNeil, 1976).

Because length of service time is the major criterion used in determining retirement eligibility, the military retiree is typically younger than his civilian counterpart. He is usually in his mid-forties and in his peak years in terms of earning power and productivity (Giffen & McNeil, 1967). The retiree usually has a wife and several school-age children who are accustomed to a certain standard of living and its associated social status (Bellino, 1970). Ironically, retirement results in a sudden decrease in income at the very time when family financial needs are at a near maximum.

## **Family Adjustment to Retirement**

Although one writer has suggested that the average military retiree may not undergo major adjustments to civilian life (Biderman, 1959), others believe that retirement can represent a real crisis for the retiree and his family (Bellino, 1969, 1970; Druss, 1965; Milowe, 1964). As retirement approaches, its impact is felt

by both the service person and the family members (Giffen & McNeil, 1967). Retirement is viewed as a time of transition in the life cycle of the retiree and his family which may overwhelm existing coping mechanisms and demand new ones (Derr, 1979; Giffen & McNeil, 1967). Family income is reduced while the level of family responsibilities remains relatively constant. Supplemental income, when combined with retired pay oftentimes fails to make up totally for the lost income. The reduction in standard of living and the loss of rank-associated social status previously provided by the military can create family tensions (Giffen & McNeil, 1967). Indeed, status changes associated with career changes influence perceived psychological well-being and marital adjustment, particularly in those families that perceive themselves as downwardly mobile following retirement (Platte, 1976).

Retirement for most career service persons represents an unknown entity which can produce anxiety. Moreover, preretirement anxiety can be experienced as early as five or six years before actual retirement (McNeil & Giffen, 1965). Fortunately, for most individuals, constructive channeling of the anxiety can result in active preparation for retirement. Conversely, a lack of channeling can hinder preparatory activity and thus intensify and prolong the anxiety as the separation date becomes imminent.

#### **Retirement as a Developmental Process**

Retirement has been viewed not as one discrete event, but as a process existing on a continuum beginning with the preretirement phase, passing through a period of role confusion, and eventuating in a state ranging from successful adjustment to maladjustment (McNeil, 1976). The preretirement phase involves the service person's response to impending retirement. During the period of role confusion which ensues immediately after retirement, the adjustment problems are severest. Loss of the role provided by the military and an absence of clear role expectations within the civilian

sector can hamper the retiree's ability to adjust. The retiree's family is affected not only by the loss of status formerly provided by the husband's/father's rank, but also the husband's own response to the situation (Giffen & McNeil, 1967; McNeil & Giffen, 1965).

Satisfactory adjustment depends to a large extent upon the preparations made by the serviceperson towards that event, and these preparations may be either active or passive. The degree to which the prospective retiree has prepared for retirement can be evaluated by looking at planning in the following areas: (1) preparatory retirement activity; (2) retirement residence; (3) finances; and (4) appraisal of health (McNeil, 1976). An individual's skills and capabilities, as well as the transferability of these skills to the civilian workforce need to be assessed. Further, realistic decisions in these areas must be made by the service person if the transition is to proceed smoothly.

### **Transferability of Skills**

Since employment-seeking is the primary activity of most retirees, difficulties in being assimilated into the civilian labor market can represent a severe loss of status during the role confusion phase. Lack of job transferability also plays a contributing role in this phase. As one study has suggested, the retiree's success in obtaining a job for a second career depends on how similar his skills and credentials are to those of civilians competing against him (Biderman, 1971). However, many military jobs are simply not transferable to the civilian sector (McNeil & Giffen, 1965). Most officers, especially line officers, cannot transfer their jobs; thus, a complete change in careers is necessary (Derr, 1979). Of those former service personnel who find comparable work in the civilian sector, most find employment in governmental and institutional areas (Biderman & Sharp, 1968).

Assimilation into the civilian labor force can be further impeded by the retiree's ignorance about civilian employment opportunities and practices. Another difficulty is the prejudice which

exists in the civilian labor market that forces the military retiree to begin again at the bottom rung of the employment ladder (Bellino, 1970; McNeil & Giffen, 1965). There are still other factors such as tendencies for companies to pay military retirees lower salaries because of their pensions, and to promote from within their own ranks, resistance from unions about hiring individuals who already have pensions, resentment of fellow employees towards military retirees because of the supplemental income from pensions, as well as misconceptions of the civilian company officials about the military's use of force to resolve conflict. Also, the retiree's familiarity with group effort, as opposed to individual effort, plus his unfamiliarity with wage bargaining pose further impediments to his transition to retired status (McNeil & Giffen, 1965). Needless to say, the state of the general economy at the time of retirement can also make the transition either easier or more difficult, for both the service person and his family.

Nonetheless, most retirees appear to adjust adequately to retirement although the distinction between successful or unsuccessful adjustment is sometimes unclear. Maladjustment may be indicated where there is dissatisfaction with the new job or the retirement residence, if the family is required to take a substantial drop in standard of living, or where family members are unhappy about the father's retirement (McNeil, 1976). Certainly the lack of gainful employment while still at the peak years of productivity may suggest adjustment problems. Moreover, dissatisfaction with the retirement residence may magnify other dissatisfactions. Self-esteem of the retiree can be affected by a drop in standard of living, and family unhappiness may intensify the retiree's own adverse reaction to his transition.

#### **Help from the Military System**

What can be done to assist the military retiree in coping with retirement? One suggestion is that the wife of the retiree can play a significant role in facilitating adjustment by becoming

aware of the meaning of the husband's response to impending or actual retirement (Wendt, 1978). The wife's understanding of the retiree's behavior, instead of merely reacting to it, as well as remaining supportive and emotionally stable, can greatly enhance adjustment for the retiree.

The role that the military organization can take in facilitating the adjustment of the retiree and his family has been explored (McNeil, 1976). As the cost of retirement has risen, the benefits provided to the retiree in terms of retired pay, medical services, and pension eligibility for surviving dependents, have eroded. Preparatory assistance for the prospective retiree such as resume preparation, job placement, vocational guidance and counseling, financial planning, as well as individual and family counseling are provided only at a minimal level (Bellino, 1970; McNeil, 1976). The recommendation has been made that adequate assistance programs should begin many months, or even years, prior to actual retirement, and continue afterward where needed (McNeil, 1976). Although the need for preparatory services apparently exists, such programs appear to have low priority for the military planners. The evidence that both retention and retirement are accompanied by reciprocal family/organization effects appears to have been ignored.

### CONCLUSION

This paper has reviewed the literature on family factors in the departure from active military duty, either through attrition or retirement. Both events have been viewed as normal transitions which may nonetheless eventuate in family crises accompanied by abnormal behaviors. Although a number of studies have pointed to wives' attitudes and various family factors as influential in both retention and retirement, there have been no comprehensive studies which precisely delineate the role the family plays in these decisions. Moreover, conclusions emanating from the sparse research on these topics have been based upon stated "intentions" to resign or reenlist, and not on actual behavior. Future studies perhaps can give more definitive answers to yet unanswered questions.



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18. SUPPLEMENTARY NOTES This report is the third in a series of reports which review the status of military family literature, and are based upon <u>The Literature on Military Families, 1980: An Annotated Bibliography</u> , USAFA-TR-80-11, DTIC#AD-A093-811, edited by E.J. Hunter, D.den Dulk, & J.W. Williams, 1980.		
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20. ABSTRACT (Continue on reverse side if necessary and identify by block number) A review of all research on military families available in 1980 revealed that only recently have the topics of family factors in retention and the effects of retirement on family members been addressed. This article reviews work which has been carried out on spousal attitudes towards the military and the family members' commitment to the organization, work which views those two variables as significant influences on the retention decisions of active duty service personnel. Also addressed in the		

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literature are newer areas of interest to researchers such as the retention decisions of active duty women and the focus by military planners on family issues in military mission accomplishment subsequent to the advent of the All Volunteer Force. The literature on retirement from the military after 20- to 30-year careers has centered on the adjustment problems which family members are required to make during this occupational transition, their relative success in coping with this crisis, and the assistance or lack of assistance provided by the military organization in helping the family in its effort to cope.

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